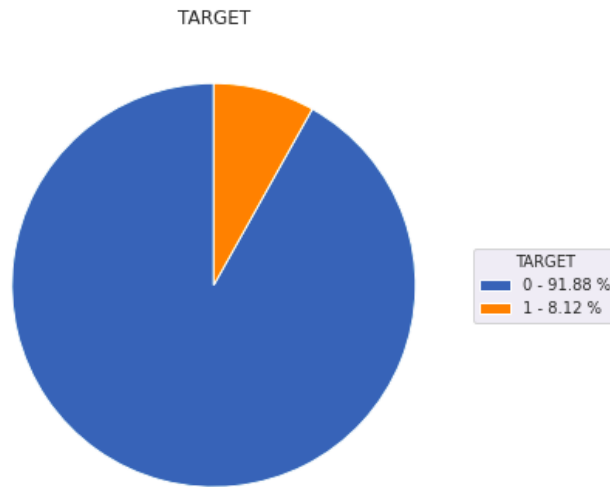


Application Train Target Analysis

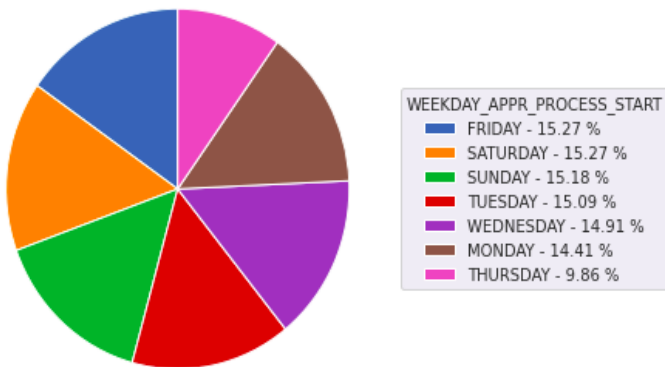


Data is highly imbalanced

- 91.88 % applicants will be able to repay loan on time
- 8.12 % applicants will be having difficulty in repaying the loan.

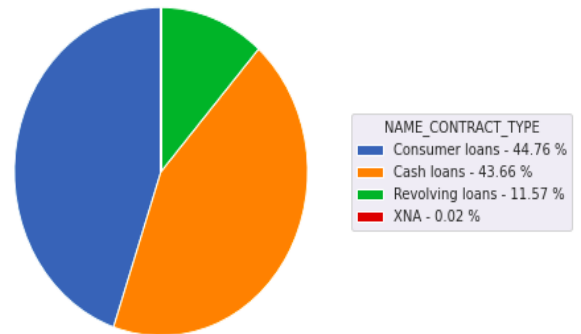
Analysis of Previous application train

WEEKDAY_APPR_PROCESS_START



Previous Applications received by home were fairly distrusted among all days of the week except for Thursday (lesser than ~5% compared to other days)

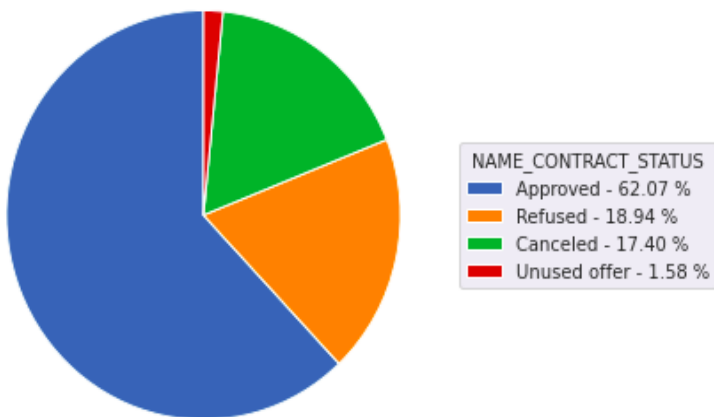
NAME_CONTRACT_TYPE



Previous application had high demand of Consumer and Cash loans as compared to Revolving loans.

- Consumer loans: 44.76%
- Cash loans: 43.66%
- Revolving loans: 11.57 %

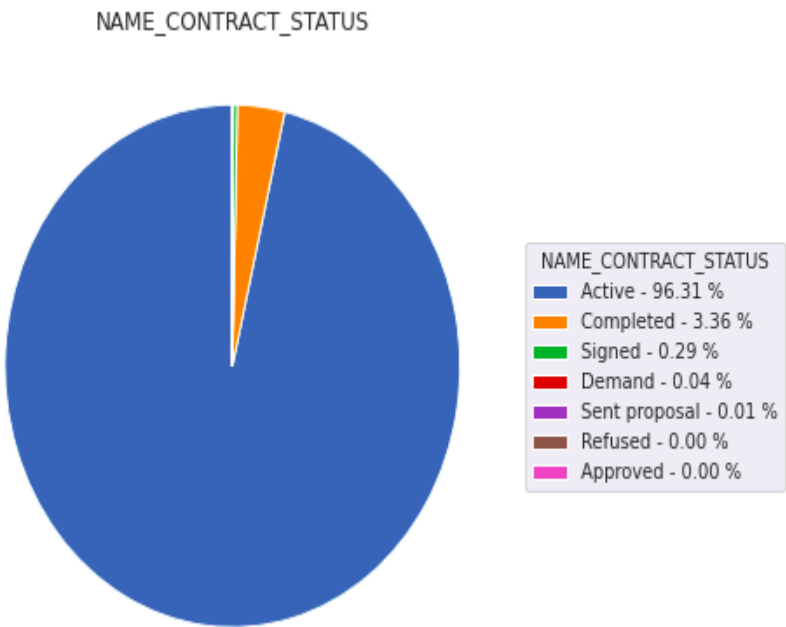
NAME_CONTRACT_STATUS



More than half of the previous application got approved.

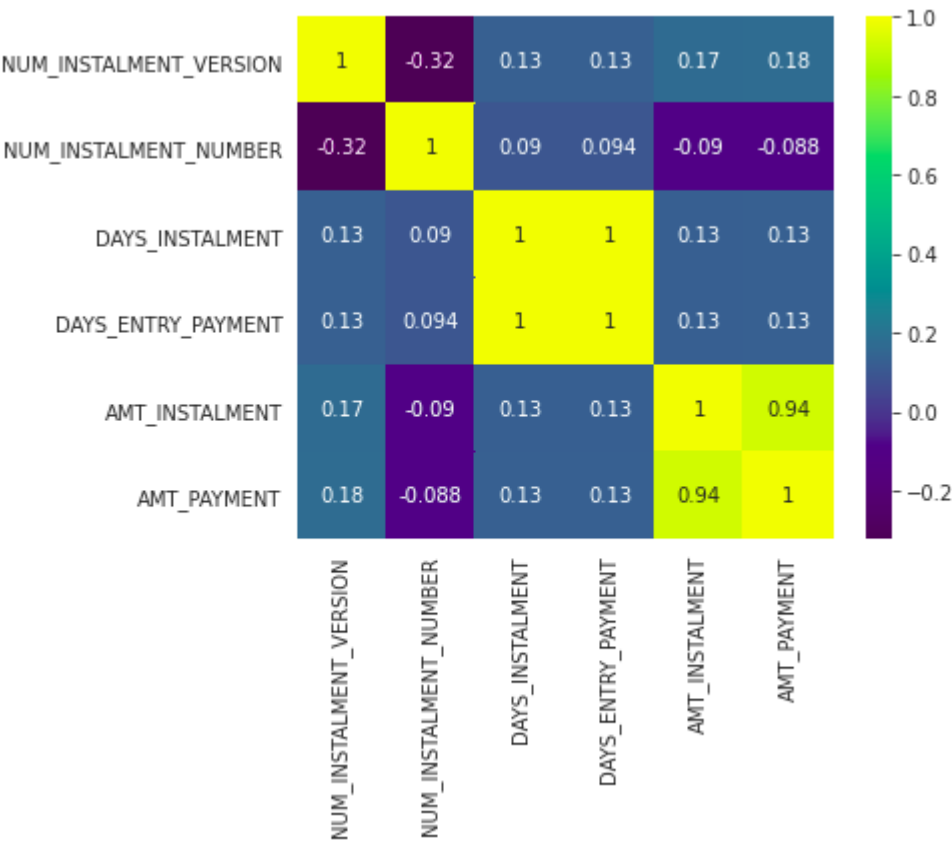
- Approved: 62.07%
- Refused + Canceled: 36.34%
- Unused offer: 1.58%

Analysis of Credit Card Balance



Contract status (active, completed, signed, ...) on the previous credit. 96.31% status are still active.

Analysis of Previous installments.



As we can see in the graph
When the installment of previous credit was **supposed to be paid** is **100% correlated** with When was the installments of previous credit **paid actually**.

And same goes with....

What was **the prescribed installment amount of previous credit** on this installment is **highly correlated** with What the client **actually paid on previous credit** on this installment